

Sustainability and Transcendence in Business

The insights of Jesus of Nazareth about money

‘Sustainability and Transcendence in Business’

written by Philip Evans.

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Handling money and dealing with money problems can be complicated in both personal and business life. Neither the author nor anyone else involved in the production of this book is responsible for any action you take, or fail to take, based on what is written in this book.

Introduction

For this to be a useful introduction to what follows, it must explain on what basis a carpenter and visionary living in a rural community 2,000 years ago can speak to a post-industrial business community.

Although Jesus of Nazareth is remembered as a religious teacher executed for his beliefs, few people examine his teachings. At the time, people were ‘astonished’ at what he said: the same word used by his biographers to describe people’s reaction to his miracles. The first officers sent to arrest him returned without him with the excuse, ‘No one ever spoke like this man!’ But before he was a teacher, Jesus of Nazareth would have grown up working in the family business.

Jesus’ adopted father, Joseph, was a carpenter and in 1st Century Israel a carpenter may well have built entire houses and employed labourers. Although the family was not middle class by any modern definition, by comparison with many of their neighbours they would have been relatively well off. As Joseph probably died before Jesus began teaching, Jesus may have run the business as the elder brother. He later spoke about the role of money and wealth in society, using stories about landowners and merchants.

Transcendence sounds mystical but simply means the ability to go beyond normal perception. What, if anything, you think lies beyond inevitably varies according to your religion or philosophy; for Jesus of Nazareth, it was the Kingdom of God and the ultimate restoration of the way things should have been since creation. He taught people how to live in harmony with the way things ought to be and will be again. Transcendence is, therefore, the ultimate sustainability.

I do not propose to unpack everything that Jesus of Nazareth said but to focus on the one subject that he taught more about than almost anything else. Money. The role of money in human life occupies people of every religion and none; it is one of the great moral issues of every age. This book is not therefore only for people who share my religion but for everyone. All except those whose religion is finance and whose god is money. This is for everyone who hopes for a better way of life than that.

So there is no misunderstanding, this book is not a guide to corporate finance but it seeks to help businesspeople develop a healthy relationship with money and to act with wisdom and deeper effectiveness.

Philip Evans



Business is Business

‘Business is business’ was originally the English title of a French play written in 1903 and it very quickly came to express the assumption that society’s usual standards of personal morality do not apply to business. A few years after the play was first performed in London, the Minister of Westminster Chapel, Dr G Campbell Morgan, said, ‘I am sometimes told that, that business is business! That means that business is rascality’. A few years ago, I was talking to the head of a professional association about a planned revision to its members’ code of conduct. I said that it should embrace legal and ethical standards of behaviour; he turned to me and said, ‘What have ethics to do with this?’

The gap between what we deem to be appropriate behaviour in everyday life and what it takes to do well in business continues to grow. People’s values are regularly tested, then shelved; in any contest between profit and principle, profit prevails. Everybody expects it, even those who question the wisdom of it.

This is why it takes so long for undesirable business practices and dishonesty to be exposed and, when subject to public scrutiny, why the practitioners often fail to understand what all the fuss is about. They have become accustomed to life in their ‘box’, to the ways that things are done by them and around them.

Probably nobody has taken the distinction between personal morality and commercial expediency further than the Corleone family. In Mario Puzo’s novel, *The Godfather*, a rival Mafia family, run by Virgil ‘The Turk’ Sollozzo, tries to murder Don Vito Corleone, in the belief that it will be easier to do business with his eldest son. At a meeting to discuss reprisals, Tom Hagan, the lawyer who was bought up by Vito Corleone as if adopted, explains, ‘This is not a personal thing, this is business. If we go after the Turk and the Families interfere, we’ll negotiate the issue... The Don will make concessions in other areas to square things. But don’t go blood crazy on a thing like this. It’s business. Even the shooting of your father was business, not personal.’

Everyone quietly accepts Hagan’s analysis, even Michael Corleone, Vito’s youngest son, who knows better. He determines to kill both Sollozzo and the corrupt police captain protecting him. Although he justifies this on business grounds, just before he sets off he explains to Hagan, ‘Tom, don’t let anyone kid you. It’s all personal, every bit of business.’ He continues, ‘They call it business. OK. But it’s as

personal as hell. You know where I learned that from? The Don. My old man. The Godfather. If a bolt of lightning hit a friend of his the old man would take it personal... That's what makes him great. The Great Don. He takes everything personal. Like God.' Michael understood his father better than anyone: he goes on to take over the family business and become the next Godfather.

Business today in the UK may not be as murderously unscrupulous as in Puzo's novel but the UK is experiencing a raft of scandals with financial roots that go back into our history and reach into every area of society: MPs expenses, peers' cash for questions, phone hacking by journalists, police cover-ups, passing off horse meat as beef, artificially forcing up the price of petrol, celebrity child abuse and the willingness to ignore it, banking malpractice and the mis-selling of goods and services. These are not isolated problems linked by coincidence. It is not politicians, police officers, journalists, meat traders or bankers that have been 'found out' but our way of life.

While there are businesspeople who knowingly act illegally and unethically, there are many more who suppose, in so much as they think about it at all, that they are operating within industry norms by doing what everybody else does. This goes some way to explaining why business regulators like the Financial Services Authority and the Office of Fair Trading are always behind the curve, always playing catch-up to judge products and practices as unacceptable in retrospect. As many businesses constantly test the limits of what is legally and morally acceptable in the pursuit of profit, honesty becomes subjective while dishonesty becomes more open and unsurprising.

Industry practice develops when commonly accepted practices become divorced from society's usual standards of behaviour. The people working inside 'the box' think they are doing what everyone else is doing, doing the job the way they suppose it ought to be done, doing it the way it has to be done to survive in the business world.



Origins & Influences

Money was invented in various parts of the world and at different times in history as if for the first time because without it trading could not expand or communities grow into cities. Without money, it would not have been possible to develop the public services we now take for granted.

Banking and credit existed long before money and are thought to have originated in ancient Babylon, where palaces and temples were the safest places to store precious metals, grain and fabrics. The earliest form of credit was not, therefore, money but almost certainly the loan of seed to be repaid by a share of the harvest: these loans were made in the name of the ruler or deity associated with the 'bank'.

In small communities, the first things used as money did not have to have any intrinsic worth. If enough people respected the system, valuable dairy produce could be worth a certain number of worthless beads. But as people began to travel greater distances, and as trade routes were established, money needed to have tangible, transferable worth.

The most common form of money to emerge in the ancient world was silver rings of equal weight, tied together in bundles of equal weight. The first coins were made at Lydia in Asia Minor in around BC 678: the word 'money' derives from the name of the local deity, Moneta.

People have always traded for profit: offering goods and services are natural ways to get what we need to live. On the whole, people were satisfied to earn enough for their families to live in a degree of comfort for the foreseeable future. Throughout most of history, there was little incentive to earn more than necessary or to hoard possessions: of greater importance to most people was the amount of leisure time they could enjoy. If a farmer was to increase the hourly rate for his labourers gathering in a harvest, he was more likely to slow progress than hasten it, because the labourers would work only long enough to earn the same amount of money as before.

From time to time, however, a businessman would devote himself to commerce with an intensity alien to his contemporaries. His competitors had to respond in kind, in order to stay in business, but when the catalyst, the greedy businessman, died business gradually returned to its normal pace. Then Benjamin Franklin changed things forever. His face is on the America's \$100 banknote because he was

its first home grown, self-made millionaire. After he made his fortune, he retired young and sought to promulgate this success through a series of articles, the most famous of which are, *Necessary Hints To Those That Would Be Rich* (1736), and, *Advice To A Young Tradesman* (1748). Franklin taught that money, not labour, created wealth and equated leisure with idleness.

Remember, that time is money. He that can earn ten shillings a day by his labour, and goes abroad, or sits idle, one half of that day, though he spends but six pence during his diversion or idleness, ought not to reckon that the only expense; he has really spent, or rather thrown away, five shillings besides.

He that loses five shillings not only loses that sum, but all the advantage that might be made by turning it in dealing, which by the time that a young man becomes old will amount to a considerable sum of money.

Many people opposed this philosophy and deplored what they called 'gaining wealth, forgetting all but self' but, gradually, Franklin's way became the only way to do business. Today we call it capitalism and it is widely considered to be synonymous with trading for profit.

In the past, a rich man may have been described as 'a man of business' because of his diverse business interests but the concept carried with it the faint odour of avarice! A merchant had about the same social rank as a farmer owning his own land, because they both worked for themselves, providing goods and services to the community in order to make the money their families needed to live. But to make money for its own sake was the sin of avarice: the love of money, which people thought to be the root of all evil.

Limited companies had been around for centuries in Franklin's time but they were rare. Their formation was closely controlled by governments, fearful that investors protected from the consequences of failure would become reckless in their pursuit of profit. It was not until the great industries such as railways and oil emerged during the 19th Century that greed finally eclipsed caution. As limited companies became more common, the fear that owners-investors would be reckless morphed into the fear that the executives employed to run them would play it safe and not try hard enough to maximise profit. This concern lingered until executives

began to be incentivised with huge performance-related (really, profit-related) bonuses. Yet, within just a few years, these managers were able to pervert the system in order to reward failure. This laid the foundation for the recent banking bonus scandals.



Dr Abraham Maslow first formulated this hierarchy of human needs in 1943. Exploiting these needs is an effective tool for advertisers and sales people to persuade people to buy what they do not need and did not previously want.

Credit & Consumerism

Throughout history, credit has served two primary purposes: to relieve poverty and to finance business. To begin with, in agricultural societies, these purposes were pretty much one and the same, enabling farmers to feed their families and communities. Typically, a loan of grain was repaid by a share of the harvest. After the creation of money, loans continued to be made on the same basis – that is, repaid from the actual profit made. This meant that farmers harvesting a poor crop were not further penalised but a trading expedition that did extraordinary well would make both the merchant and his backers very rich.

In the ancient world, the idea of a lender receiving a fixed percentage of the loan in addition to the principle – something that used to be called usury but we now call interest – was considered criminal. Cato, the Roman politician, thought that thieves should repay three times the amounts they stole but that lenders who charged interest should repay four times the interest they charged! But although the prohibition was widespread, rich people routinely defied it to secure a steady income from a mix of borrowers.

By the 16th Century, interest was defended as a necessary means of minimising risk and usury was re-defined as *excessive* interest. Henry VIII was the first European

ruler to legalise interest in 1545 but the move was still a little ahead of its time and repealed a few years later. It was not until 1560 that interest was made forever legal in the UK. Today it is the accepted wisdom that a viable financial system is impossible without charging interest on a loan¹.

During the 20th Century, advertising developed from simple publicity into a form of manipulation. Advances in psychology gave advertisers the tools to challenge and undermine basic human needs: to survive, to feel safe, to belong, to be valued and to be fulfilled as a person. People's rationales could be circumvented to provoke emotive responses to the goods and services on offer. No longer are prices set according to availability but in response to manufactured desire.

Clothes and cosmetics are not sold because they are nice to have but so that we will be more liked, loved, appreciated and respected; gadgets are more likely advertised as enviable lifestyle accessories than practical time-savers; credit cards are not advertised as convenient ways to manage our cash flow but as passports to freedom and a lifestyle otherwise beyond our reach. The most trivial, the most wasteful extravagances are promoted as must-haves.

Once a decision is made to spend, the task of the seller is to encourage the customer to spend more. This is routinely done by upgrading and accessorising: attracting the buyer to more expensive alternatives, perhaps of better quality but often just better known, or to things that supplement the basic purchase. Clothes and shoes will have items to match; electrical goods will have devices to plug in; fast food restaurants will offer to expand a single purchase to a meal ; internet sites will highlight what other customers who bought the same things bought as well.

Websites can now plant cookies, small pieces of data, into computers to notify the website of users' previous interest in products or services. This enables sellers to tailor their special offers to people who, by revisiting a webpage, have already

¹ Islamic (Sharia compliant) finance, which operates according to rules derived from the Qur'an and other religious writings, prohibits interest (or 'usury' or 'riba'). To make money from money is forbidden and wealth can only be generated through legitimate trade and productive investment in trading activity. Both risk and profit are shared between the person providing the capital and the person providing the labour. Some people look on the various, often complicated, investment structures as interest by another name but that is disingenuous; it is the case, however, that Sharia compliant financial products are often benchmarked against 'Western' alternatives, to show they are profitable, which may give rise to the misperception. The need to do this underlines how modern attitudes to money pressurise the most traditional cultural standards.

demonstrated their interest in buying, allowing the seller to capitalise on that interest and raise the price.

The converse is also true. Having decided to sell, say, a car and having got a preliminary valuation online, and having made and attended an appointment to sell, the buyer exploits the decision to sell by trying to beat the price down to as low as possible.

Consumer credit is not new but its scope and scale are unprecedented. From the creation of the first credit card that took 'the waiting out of wanting', to the IT advances that enabled point-of-sale-credit, an increasing number of consumers have been able to buy what they cannot afford with very little forethought.

For many shoppers, it is as if money operates on a different plane of existence: it exists like the spirits that we used to think pull the strings of life from just beyond our ability to perceive them. Some people saw this problem with the introduction of banknotes in the 17th Century, so that large sums could be spent without the sensation of handing over a weight of coins that anchored the transaction in the real world. But debit, credit and charge cards have taken it to a new level, with money as calculations in sophisticated banking systems that only impact the real world on particular days of reckoning that many users give little or no thought to. It is now easy to lose track of spending and, as a consequence, debt is no longer related to poverty or tragedy but has become the norm for all income groups.

Debt not only causes physical hardship but social isolation: it is a debilitating mental and emotional burden that prevents people from doing well in other areas of life. But the problems caused by consumerism go deeper! Dr Oliver James in his book, *Affluenza*, describes how people with an undue emphasis on money, possessions, entertainments, appearances and status are particularly vulnerable to emotional disorders. This can plunge them into a downward spiral, as they seek to relieve their feelings of insecurity, inadequacy and depression by buying what they think will bring relief and happiness.

Efficiency & Mendacity

Efficiency and mendacity are means to business ends. It may seem obvious that one is honourable and the other not but the dilemma is where they merge. All businesses want to be efficient. Obviously! But the need to standardise behaviour in

the cause of efficiency eventually commoditises human potential. Whether it is members of a production line or potential customers, once they are dealt with as statistics, moral and ethical restraints are weakened and breached. This is why industry codes of conduct are no defence against the profit motive!

Historically, philosophers and theologians have limited legitimate lies to preserving the peace and maintaining adequate modesty and privacy. The British also have a noble history of euphemism to disguise unattractive truths in a good cause, such as glossing over a person's imperfections and lapses in their obituary. But in the 18th Century, the philosopher Immanuel Kant asserted that it is better to maintain a commitment to the truth rather than to lie in a worthy cause, even in the case of the 'murderer at the door' pursuing your friend who is hiding in your house. Since then, society has come to believe that to mislead with partial truth is not somehow dishonest, even though truth and honesty are quite separate concepts.

Benjamin Franklin is thought to have coined the phrase 'honesty is the best policy'. But honesty should not be a policy but a principle. A policy is adopted for as long as it is beneficial; a principle should be maintained consistently, albeit with rare exceptions. Some people who have studied Franklin's writings believe that he was an honest trader only because he was based in America's 'Bible Belt', the most religious area in the country, and knew that exposed dishonesty would damage his reputation and therefore his ability to make money. The implication is that if honesty had ceased to be a policy that benefited him, Franklin may well have resorted to dishonesty in his efficient pursuit of wealth!

Life in a box prepares people for other boxes, usually higher up the pile. Having become accustomed to a way of life, they are prepared for more 'extreme' ways; having been prepared in one box, they are drawn to others. With each progression, they become more removed from the generally accepted ways of society. Maybe these boxes should be illustrated not by a pile but as boxes within boxes.



Today we are not burdened with the same religious constraints as Franklin and a lot of mendacity is excused as standard industry practice: the assumptions and rules, usually unwritten, that develop within the 'box', isolated from wider society. In the 1950s, Dr Solomon Asch demonstrated the willingness of ordinary people to go along with a majority view even when they knew it was wrong. Surprisingly, very little incentive was needed: just four people agreeing with an error could easily sway another. In the 1960s, Dr Stanley Milgram's controversial social psychology experiments showed how people will obey authority figures to act against their own consciences in inflicting unnecessary pain and suffering on others.

Sales people cold-call, claiming to be conducting or following up surveys; others claim they know about credit deals, PPI (Payment Protection Insurance) or mobile phone contracts. Representatives from utility companies visit homes claiming to be investigating the misuse of rival companies' tariffs but really only want people to transfer to them. Building companies send people to conduct property inspections but who are really touting for work. They introduce themselves using carefully chosen words, designed to leave the impression that they have some official status, or that they are performing a public service, so people feel secure discussing personal information. I have been impressed by just how much authority a young man or woman in a business suit can generate with a high-visibility jacket, clipboard and obscure references to an inspection for a Government project!

Questions in credit applications or contract bids are treated in the same way as questions in academic examinations: the 'correct' answers being the ones that get the marks. If to get credit you need to achieve a certain 'credit score', and if to do that you need business turnover above a certain figure, your answer exceeds that figure, whether or not you actually receive that much. If to stay in the running to win a contract your company needs a certain number of staff, that is what you say you have, albeit 'provisionally'. Empirical truth is not relevant. If, later, the information is found to be deficient, flawed, tainted, imperfect, unsound, suspect, questionable, weak or faulty, the person or company can often remain above suspicion.

The way of life inside a box is reinforced by the same natural sorting processes that regulate all communities. People with certain aptitudes and attitudes are drawn to the box and the people inside accept or reject them based on their perception of

how well they will fit in. Those who subsequently fail to contribute or fit in leave voluntarily or are evicted. Risky practices therefore continue un-criticised, opening the way to greater risk taking. That is, until someone opens the box and the way of life inside is subjected to scrutiny by those who have not been drawn, accepted, moulded and implicated.

In *The Godfather*, Michael Corleone knows that business is personal but he nevertheless isolates his business activities from his personal life. He tells his wife never to ask him about his business but when she does, pressing him on whether he ordered the murder of his own brother-in-law, he lies. She discovers the lie and they separate. When Tom Hagan tries to persuade her to return, she refers to the lie, but Tom tells her that she should never have asked Michael about his business. The fault, in Tom's eyes at least, was not with Michael for lying but with his wife for asking!

Clarifications & Potential

To avoid misunderstanding, I need to be clear that I am not critical of business as the means for people to make money. I am not critical of the private ownership of the means of production and distribution but I am critical of capitalism and I think it a mistake to look on all businesses as necessarily capitalist.

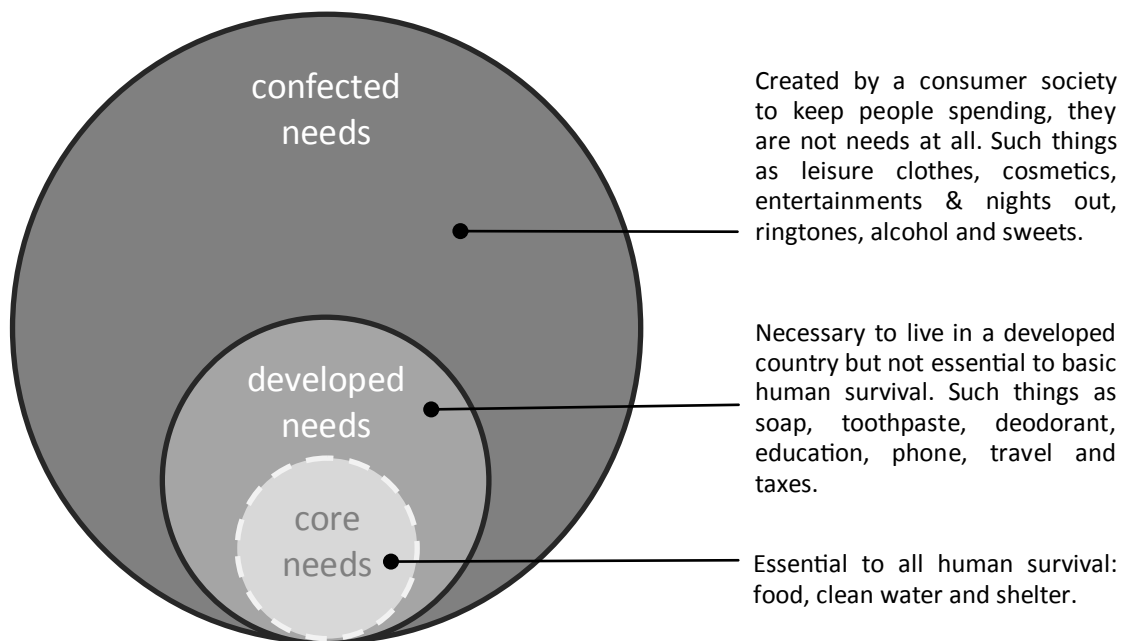
Modern capitalism has evolved into a political system that embraces all private enterprise within a free market economy; the alternative is seen as communism and the compromise as socialism. I think this way of thinking was finally cemented during the Cold War. It was during this time that one of America's most popular and respected Christian ministers, Normal Vincent Peale, the author of *The Power of Positive Thinking*, described capitalism as 'divinely ordered'. As will become clear, I think he was mistaken.

If we take a more nuanced view, remembering capitalism's development as a distinct approach to business within a broad system of free trade, one that gives primacy to the use of money and the accumulation of wealth, then a business is not capitalist when it abandons the profit motive. I do not mean that a business should not operate at a profit, because no bankrupt business can properly serve its community; I mean only that the need to trade at a profit should be brought into balance with other factors.

Put positively, I think a business ceases to be capitalist if it meets certain criteria and I offer the following for discussion.

- It values the human contribution far above the financial one.
- It provides goods or services as much for the good of the community as for financial gain.
- It prices goods and services according to intrinsic worth, not to whatever the market will bear to yield maximum profit.
- It promotes itself, its goods and services, in a way that does not seek to manipulate the market.

When the philosopher Adam Smith published the first modern economic theory, *The Wealth of Nations* (1776), he saw that people were motivated to trade not to benefit others but for personal gain. But he also believed that any business that ceased to serve its community lost the right to exist. Would he be appalled at the way products are now confected only to trade on people's addiction to novelty?



The consumer society is maintained by persuading people to keep on spending, buying goods and services they neither need nor want. Marketing, advertising and sales talk are geared to generating artificial, contrived needs in order to keep people spending and borrowing — and the debt economy growing. The concept of confected needs is adapted from Dr Oliver James' book, Affluenza.

Free trade lets the market decide the price but the profit motive drives capitalism to manipulate the market to maximise profit at human cost. While the price of bread has always fluctuated with the availability of grain, which itself has been largely dependent on the weather, something beyond human control, to withhold goods simply to force up the price is exploitation. When a successful movie is released on DVD, it will often be sold cheaply for the first week or so to stimulate demand in a way that exploits people's social and emotional needs.

Is the growing practice of social responsibility, charitable giving by companies to relieve poverty and to support education and art, the beginning of a return to a form of 'compassionate capitalism' more in line with traditional ideals? Is it a return to a form of pre-capitalism business with goals other than profit?

Without losing sight of the fact that many businesses make valuable and useful contributions to charities and other good causes, we should see that they rarely do it unselfishly. This became evident during the 2012 Olympics. Strict rules protected the commercial advantages given to official sponsors. This was, of course, understandable: the sponsors wanted to protect their investments. But there lies the truth! The sponsorships were not magnanimous donations but investments made in the pursuit of profit. Society may have benefitted but the investments were not, primarily, for the benefit of society.

The greater tragedy, however, is that society's shared understanding of acceptable dishonesty is also deteriorating. While there has always been tolerance for small acts of opportunistic dishonesty, like re-using postage stamps, and while our default position when buying goods and services is to expect to be overcharged for poor quality, the bounds of acceptable dishonesty are continually being pushed back. In many of the schools where I have taught personal finance during the past 12 years, pupils not only saw nothing wrong in downloading music illegally but thought those who paid for legal downloads were fools. Recently, I saw a survey on honesty that considered shoplifting as no more dishonest than speeding. For many (perhaps most) people today, behaviour is not restrained by what is illegal or immoral but only by the chance of being caught!

For business to be sustainable, it must function fully integrated into society and not stay perched on the edge, exploiting its potential. Businesspeople need to climb out of their boxes — not only to conform as Benjamin Franklin did, in order to maintain a reputation acceptable to the society from which he sought to profit, but because it is the only way for everyone to benefit in the long-term.

Can Jesus of Nazareth help us to see outside our boxes? Can he help to bridge the gap between business and personal integrity, without it all sinking to the lowest level? Can he help us return to a more socially aware business structure, one that values people, both employees and customers, above profit? Can he be taken seriously today and set standards that are practical and sustainable?

The single most complete record of his teaching is the passage in Matthew's Gospel, chapters 5-7, which we now call the Sermon on the Mount. I will focus on three key issues relevant to sustainable business: integrity, relationship and society.

Integrity

Again you have heard that it was said to those of old, 'You shall not swear falsely, but shall perform to the Lord what you have sworn'. But I say to you, Do not take an oath at all, either by heaven, for it is the throne of God, or by the earth, for it is his footstool, or by Jerusalem, for it is the city of the great King. And do not take an oath by your head, for you cannot make one hair white or black. Let what you say be simply 'Yes' or 'No'; anything more than this comes from evil. Matthew 5:33-37

Jesus advocated plain speaking in every situation. This may seem self-evident but in Israel at that time a system of 'honesty' had been created about the importance of taking oaths. If someone 'swore by the altar', it was not to be taken as seriously as if they swore by a gift they had sacrificed in the altar, as Jesus explained on another occasion when he was denouncing hypocrisy. Today we are no more logical or respectable in the ways we excuse deceit.

We blag, distract, trick, mislead, misdirect, distort, evade, fabricate, exaggerate and embellish but we do not lie; we mix euphemism, abstraction, expectation, understatement, metaphor and slang to create an illusion that cannot be sustained under scrutiny. But we do not lie. And so, whatever it is we do, we do not lie at project pitches, in sales talks, in reports and on helplines. In fact, it is deemed unprofessional to accuse people of lying, even when it is obvious that would have been the judgement of previous generations!

More than that, we celebrate the commercially successful and financially astute businesspeople who personify vanity, pride, greed and mendacity. Even when they

The typical career path today is a climb from one box to the next, always upwards. But this is an illusion. The next higher box may promise higher salary and greater financial incentives but it often delivers a poorer quality of life. People can go around and around looking for something, pursuing something more but never quite achieving it. Or any meaningful satisfaction.



end up embroiled in scandal. Especially if they do it with flair. The issue is not what is legal, or what is moral, but what is achievable without penalty, doing the sorts of things many people wish they could get away with. And society only turns on them when something catches the collective imagination that people are not quite ready to forgive, like journalists hacking a murdered girl's mobile!

Integrity goes beyond honesty. It includes personal wholeness, general soundness and being true to yourself and your values. And, concurrently, seeking to ensure that your values are real and true and not just convenient for the time being. It is therefore possible to lie with integrity, although this is rare.

In the Old Testament book of Exodus, the Egyptian Pharaoh ordered the Israelite midwives to murder all the Israelite male children they delivered. They refused and, when challenged by Pharaoh, said the children had been born before they could arrive to manage the delivery. During World War 2, Corrie Ten Boom famously lied to German soldiers looking for the Jews hiding in her house. I cite these examples to demonstrate that to lie with integrity there must be a constructive purpose because, on the whole, it is not the case that white lies hurt nobody.

First, even white lies hurt the liars themselves, who become accustomed to fabrication. This gradually creates a fog of delusion around them. Although organisations and their employees often survive the reputational damage of exposed deceit, like so many celebrity footballers repeatedly penalised for fouls, they pay their fines and carry on making more money than ever. But trust is eroded, even if we cannot quite see it happening.

Second, even inside 'boxes' with commonly accepted standards of mendacity, workers who cannot trust their colleagues cannot be authentic but must resort to playing a role. And when role playing, with their judgements clouded by the fear of how others may misrepresent them, they cannot be themselves and at their best. Dishonesty and inauthenticity therefore neutralise the quality of creativity that only teams have the potential to generate. They are therefore self-defeating business norms.

This role-play also goes some way to explaining a lot of workplace stress. This stress is not like the simple exhaustion of hard work experienced by previous generations but the mental and emotional burden of not being true to yourself. People do not have to be able to rationalise the tension they feel for it to be the unintended consequence of their chosen career path, for mendacity is ultimately self-defeating at both individual and corporate level.

In the short-term, mendacity can be very profitable; in the long-term, it can cost everything. It impacts personal capability and damages interpersonal relationships. It also undermines the wider social structures within which people live, which was a priority for Jesus of Nazareth.

Relationship

You have heard that it was said, 'An eye for an eye and a tooth for a tooth.' But I say to you, Do not resist the one who is evil. But if anyone slaps you on the right cheek, turn to him the other also. And if anyone would sue you and take your tunic, let him have your cloak as well. And if anyone forces you to go one mile, go with him two miles. Give to the one who begs from you, and do not refuse the one who would borrow from you.

You have heard that it was said, 'You shall love your neighbour and hate your enemy.' But I say to you, Love your enemies and pray for those who persecute you... Matthew 5:38-44

The 'evil' that Jesus referred to was not illegality but taking advantage of people within the law, often from positions of political or social superiority. It does not mean that regulators should overlook criminal activity or that judges should pardon it. It does not mean that we should passively accept all legal injustices!

We do not use the word 'enemy' so routinely today: we prefer words like competitor or rival. By telling us to love these people, Jesus was referring to the companies we 'battle' for contracts and market share and the colleagues who are pursuing the same promotions and bonuses we are.

Would applying Jesus' standard mean that businesspeople should simply 'roll over' in the face of social, political or legal superiority? We need to dig deeper.

The slap on the cheek was not the start of a brawl but an insulting back-handed slap: most people are right-handed and so a slap to someone's *right* cheek (Jesus was specific) must be done with the back of the hand. Being taken to court for our tunic represents harsh action by creditors. Going the extra mile illustrates oppressive demands by State officials: Roman soldiers in occupied countries could require citizens to carry their baggage and equipment for one mile.

Today, we might have to endure embarrassing breaches of confidence, malicious rumours and gross misrepresentation. We might be threatened with expensive legal action by someone who knows that we cannot afford to defend the claim; we may be put to a lot of inconvenience dealing with unjust impositions by careless or indifferent government officials insulated by complex complaint procedures.

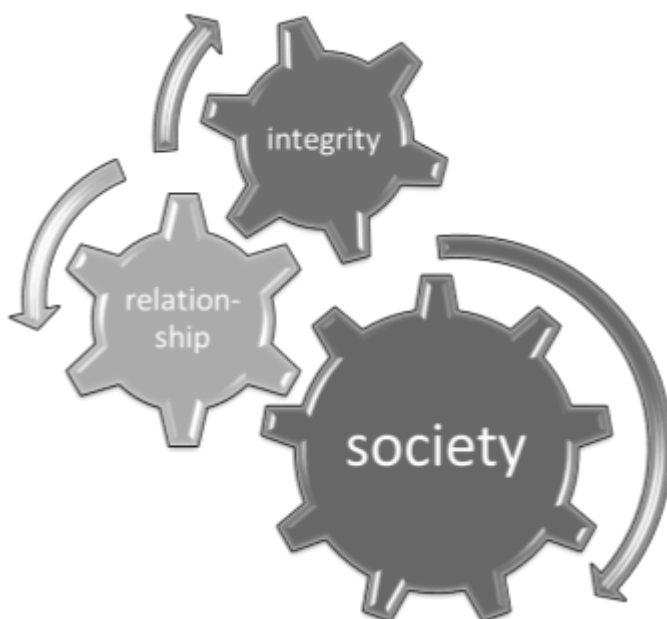
Our colleagues and rivals may use tactics that are unscrupulous: manipulating statistics, hiding resources, imitating products, laying claim to others' achievements, starting rumours – and the rest.

Jesus recommendations to turn the other cheek, to hand over our cloak as well as our tunic and to go an extra mile were peaceful responses designed to assert the oppressed person's freedom and to put the oppressor on the back foot. They were cultural responses that may not work well today: a back-handed slap to a person's left cheek is tricky, a creditor could not deprive a debtor of both tunic and cloak and a Roman soldier could be disciplined for letting a civilian carry his baggage for two miles. Jesus' intention, however, was that we should not react instinctively to wrongdoing, we should not 'fight fire with fire', even if we are confident we have 'right' on our side. A more pragmatic approach is needed and Jesus' examples should inspire similar creativity today.

Rather than react to an injustice, it is usually better to hold off posturing and act with calm and dignity, to allow tempers to cool and make time for proper analysis. To act creatively and ingeniously as well as boldly.

Lending to whoever asks prohibits favouritism and prejudice but does not mean to suggest that we should be open to deceit. We should not give to just anyone we see begging but, when faced with *genuine* need, we should not withhold help only because we dislike the person in need. To live successfully in community, we must rise above personal self-interest when situations demand something better of us.

There are obvious differences in the way we respond to our friends and our enemies. At a basic level, we should not believe everything enemies say or that we hear about them. We should not be so quick as to assume people are in need if they have a track record of deception. Jesus of Nazareth did not advocate naivety! We may have to be clear on the help they think they need and what they actually need and to be careful not to give them the tools to do harm either to themselves or to others. But when the situation is clear, and the need confirmed, then positive and supportive action is appropriate. This is what Jesus of Nazareth meant by loving enemies.



Contrary to much of the received wisdom today, it is not capital but people — their labour and their creativity — that are the most essential business resource. This is why it is so necessary to preserve and promote them; to value them above capital. They are the pool from which both entrepreneurs and their workers are drawn.

Business thrives best in urban environments and the word 'urbane', derived from the same source as 'urban', describes people who have the necessary personality for the social life of major cities: the necessary maturity, tolerance and interpersonal skills. Jesus understood that an essential requirement of city life is to get on with people, to treat them fairly, whether or not we have much in common and whether or not we like them. Whether or not they have done harm to us in the past!

The original idea of competition was striving *together*. It was not quite as caricatured by the sentiment, *taking part is more important than winning*, because competitors always strove to be the best. But winning by any means was not only dishonest and dishonourable, it was not really winning at all! Of course, business is not sport. But the modern business obsession with winner-take-all, dog-eat-dog, killer competition is ultimately self-defeating. It continually lowers the bar and widens the gap between winners and rest, so that in the end only the monopolies are left. And with no need to strive.

Society

Beware of practicing your righteousness before other people in order to be seen by them, for then you will have no reward from your Father who is in heaven. Thus, when you give to the needy, sound no trumpet before you, as the hypocrites do in the synagogues and in the streets, that they may be praised by others. Truly, I say to you, they have received their reward. But when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret. And your Father who sees in secret will reward you. Matthew 6:1-4

At first glance, the above passage may seem to be about charity: acts of undeserved kindness, like gifts of money or food, offered contrary to the usual exchange of money, goods and services. This is not, however, as it was intended.

Many of the parables that Jesus of Nazareth told illustrate his teaching about money and wealth, although having grown up with capitalism we are divorced from some of the assumptions that help us interpret them. The parable of the dishonest manager, which is recorded in Luke 16, is probably the most misunderstood.

There was a rich man who had a manager, and charges were brought to him that this man was wasting his possessions. And he called him and said to him, 'What is this that I hear about you? Turn in the account of your management, for you can no longer be manager.'

And the manager said to himself, 'What shall I do, since my master is taking the management away from me? I am not

strong enough to dig, and I am ashamed to beg. I have decided what to do, so that when I am removed from management, people may receive me into their houses.'

So, summoning his master's debtors one by one, he said to the first, 'How much do you owe my master?' He said, 'A hundred measures of oil.' He said to him, 'Take your bill, and sit down quickly and write fifty.' Then he said to another, 'And how much do you owe?' He said, 'A hundred measures of wheat.' He said to him, 'Take your bill, and write eighty.'

The master commended the dishonest manager for his shrewdness. For the sons of this world are more shrewd in dealing with their own generation than the sons of light.

The parable is often misunderstood because our assumptions about the way business should be conducted are different today: we often prefer to focus on the rich man's assessment of his manager as shrewd rather than on Jesus' opinion of him as dishonest!

The original accusation against the manager was that he wasted his master's goods. He is not accused of theft, fraud or any 'serious' dishonesty: if he had been, his master would not have told him to make up the accounts but put him in prison until everything was repaid! The accusation can also be translated as 'squandering' and the manager was probably guilty of commonplace slacking and pilfering.

It was not wrong for the manager to reduce the debts owed to his master because it was within his delegated authority to do so: today, a business will often reduce or write off a debt to retain a valued customer or to promote its reputation for compassion. The debtors were most likely tenants who owed rent, although they may have been customers who owed payment for goods. The manager was responsible for the master's business and this responsibility extended to the welfare of his tenants and those he did business with — and to their families. Making the reductions was therefore both a pragmatic business decision and the responsible social action that went beyond today's concern with reputation: the rich creditor who did not need the money reduced the amounts owed by poor people who did.

Jesus called the manager dishonest because he reduced the debts for his own end, in order to secure his own future, not because he cared about his master's

business or the debtors' welfare. Jesus did not commend this dishonesty when he said that the master commended it as being shrewd; he explained: 'The sons of this world are more shrewd in dealing with their own generation than the sons of light'. By this, Jesus meant that ordinary men and women living according to the ways of society will do what is right when it is in their own self-interest but the children of light, his own followers, are not usually so pragmatic about living the way he described. But it does not follow that he expected people to behave as 'shrewdly' as the dishonest manager. After all, Jesus did not call him dishonest for nothing!

The way Jesus of Nazareth thought that business should be conducted was contrary to 'gaining wealth, forgetting all but self' and his other parables about business demonstrate this social pragmatism.

In the parable of the vineyard workers², the owner hires people at 6am, 9am, noon and 3pm but at the end of the day pays them all the same wage. The owner had promised to pay each worker 'whatever is right' and so paid them all the daily living wage. Today we struggle to see how this can be fair but the owner was ensuring the welfare of all the workers and their families, for the good of society as a whole.

By contrast, the rich farmer with an abundant harvest³ was foolish when he decided to hoard it to finance his early retirement. He should have thought about the needs of his workers, their families and the community as well his own future. In



It can be a long and lonely climb out of a box.

² See Matthew 20. ³ See Luke 12.

an older tradition of Wisdom Literature found in the Old Testament, and which Jesus understood, it says, ‘The people curse him who holds back grain, but a blessing is on the head of him who sells it’⁴. The use of the word ‘sells’ is significant. There was nothing wrong in selling for profit, only in manipulating the marketplace to fund his early retirement!

In the story of the rich man and Lazarus⁵, the rich man did not mistreat or abuse the poor man in need sitting by his gate. We know that Lazarus wished to be fed by the left-over food from the rich man’s meals and nothing in Jesus’ story suggests that the rich man did not allow this. Lazarus might have even have gratefully received old clothes that would have otherwise been thrown out. The rich man’s offence was not that he ignored Lazarus but that did not inconvenience himself to help Lazarus!

We might argue that Lazarus was not the rich man’s responsibility! But the rich man’s indifference to others is confirmed by his attitude to his own servants, who were his direct responsibility, if the way that he ‘feasted sumptuously every day’ implies they were not allow the mandatory day off on the Sabbath!

The responsibility to meet need extends far beyond immediate commercial interests, far beyond the needs of the workforce or even their families, to embrace the entire community. This is how business sustains itself, fully integrated into society.

Ultimate Sustainability

At the heart of the Sermon on the Mount, Jesus of Nazareth explains how to handle money responsibly.

No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money. Therefore I tell you, do not be anxious about your life, what you will eat or what you will drink, nor about your body, what you will put on. Is not life more than food, and the body more than clothing? ... Therefore do not be anxious, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ For the Gentiles seek after all these

⁴ Proverbs 11:23. ⁵ See Luke 16.

things, and your heavenly Father knows that you need them all. But seek first the kingdom of God and his righteousness, and all these things will be added to you. Therefore do not be anxious about tomorrow, for tomorrow will be anxious for itself. Sufficient for the day is its own trouble. Matthew 6:24-34

Older versions of the Bible translate the word money as ‘mammon’, which is more accurate. Money is a tool that can be used for both noble and evil purposes but mammon is money personified, money with character and influence, *money that drives us*. This might sound as if money can be a personality with a will, and artists have often depicted mammon as a demon because of the evil that can flow from avarice, covetousness and greed, but it is an impersonal force. It is the force of an idea whose time has come; the collective power of people’s assumptions and expectations.

When Jesus of Nazareth referred to mammon, he was using a concept from ancient Babylon. Historians used to look back to the Romans or Greeks for the seeds of modern civilisation but increasingly they now look further back, to Babylon. There were no idols called mammon in Babylon, and no temples dedicated to it, but life there revolved around money as if it were the State religion. This way of thinking has continued down through the centuries.

Many historians believe that major world events were the product of financial catastrophes and innovations; others go further and believe that historic events were the consequence of financial pressures and greed manipulating people’s self-interest. Economic theory is widely regarded as a primary means of studying and explaining life; the creation of wealth through capitalism is seen as the way to satisfy people and raise their living standards.

At a more mundane level, people rely on money to protect themselves from hardship and catastrophe in an unforeseeable future, paying for insurance they will never need and hoarding vast sums as savings and investments. They pay for things that previous generations could only pray for; they trust in money as previous generations trusted in God; they spend more time procuring and protecting money than their grandparents ever spent in church. When we say that ‘money talks’, it is not a metaphor: money is a means of communication and motivation as clear as body language. As an American businessman explained, ‘Money is how we keep score’.

Businesses that cannot be trusted, and businesspeople who cannot trust each other, are not sustainable. The bigger and more powerful they are, the harder they are to shake but, although failings and flaws will be in the common interest to excuse, if foundational relationships are eroding the final collapse will be all the more sudden.



This is mammon, operating in the background, many steps removed from the action, like a pagan idol. And as the best gods have always done, mammon drives people with promises of freedom, security, purpose, power, happiness – and even love. But it often brings acute misery: both wealth and debt make people more vulnerable to emotional disorders, such as insecurity and depression. It can undermine people’s ability to work well and lead to relational breakdown.

Jesus of Nazareth’s paradigm for handling money is found in the above passage.

- First, do not worry or fret about material things like food and clothing – or anything else that money can buy. (Some translations say ‘take no thought’ but they go too far because Jesus did not prohibit sensible thought and responsible planning in any aspect of life.)
- Second, make seeking God’s Kingdom and righteousness the sole lifestyle priority. This means living the sort of life Jesus described in the Sermon.
- Third, trust God for basic needs.

The heart of this paradigm is to use money as a tool, not a source of inspiration or motivation or as a weapon. Jesus taught this against the backdrop of the ancient, eternal principle of how the world works: sowing and reaping⁶.

⁶ Some sections of the Christian church have perverted the principle of sowing and reaping. So-called ‘prosperity preachers’ encourage people to give generously, usually to the preacher’s own ministry, in order to qualify for significant material blessing in return. But this overlooks the fundamental principle that hoarding wealth disrupts the sowing-reaping cycle and forfeits any hope of material return.

When Jesus of Nazareth identified the greatest of the Old Testament commandments as loving God with all our heart, soul, mind and strength, he also said that the second greatest is to love our neighbours as ourselves. That is not just a religious-specific ideal but a universal practicality. During the Sermon on the Mount, he said 'Judge not, that you be not judged. For with the judgment you pronounce you will be judged, and with the measure you use it will be measured to you.' He also said, 'So whatever you wish that others would do to you, do also to them...' This has become known as 'the Golden Rule'.

Wealth is meant to be kept in circulation for the benefit of everyone: some people will always have more than others, and so have greater responsibility to use their wealth for the benefit of those in need, but pursuing money for its own sake and hoarding it are ultimately self-defeating. This is why capitalism, rather than creating wealth that everyone can enjoy, lifting everyone on the same 'rising tide' of prosperity, forces ever wider the gap between rich and poor and leaves very many people in poverty. It is why materialism brings severe mental and emotional consequences and why consumerism is a self-destructive addiction. When advertisers and sales people try to persuade us that shopping is a leisure activity, they are trying to hook us on a recreational drug as damaging as anything concocted by a rogue chemist!

Jesus of Nazareth speaks reality and truth into financial issues, helping to distinguish right from wrong, because he speaks not only from outside the 'boxes' that make up the cloistered commercial environments but from beyond the boundaries of our consumer society.

In the Sermon on the Mount, he was not creating rules and regulations but explaining eternal values and principles that are still capable of discussion and application. Some of Jesus' immediate followers, those who wrote the letters that make up much of the New Testament, sought to apply them to difficult daily living. They remain valid for people of all religions and none, even in a modern society; they are open to reason and I commend them to you. They are the sorts of behaviour that we all, whether or not we believe in a higher deity, wish we could experience for ourselves.



Postscript

‘No one ever spoke like this man!’ For the two thousand years since, the teaching of Jesus of Nazareth has continued to influence people who expressed no religious allegiance to him. Whether or not people thought that Jesus had intimate knowledge of the purposes of God for humankind, and whatever opinions they held about the doctrines of the Christian Church, a great many of them agreed that in the teaching of Jesus of Nazareth the world has at once the most perfect and the most severe code of conduct ever given to it. Whether or not they have thought it attainable, a great many have agreed that if it were possible to apply it would bring a righting of all wrong and a healing of great hurts. We lost sight of that during the 19th & 20th Centuries and it has been to our detriment.

It is, of course, businesspeople and not businesses that are transcendent. I said in the Introduction that this book is about helping businesspeople develop a healthy relationship with money because an unhealthy one severely jeopardises their potential for the future. The ways we handle money now not only results from our past but also signals our future.

We have already touched on the story of Lazarus and the rich man but there is a further detail that is relevant. After both Lazarus and the rich man died, they continued to exist and to have the same personalities as before. They did not become different people and a key to the rich man’s personality is that he still expected people to wait on him. Rather than ask to be allowed to get for himself a drink of water to cool his thirst, he asks that Lazarus is sent across with one. I am sure that Jesus’ original audience did not miss the point that the rich man was the author of his own misfortune!

Christian belief is often presented as a blind leap in the dark: a leap in the dark because there is nothing really there; a blind leap because we can only fool ourselves that something is there by keeping our eyes closed. This illusion of self-delusion is fuelled by psychologists who assure us that religion is good for our mental and emotional health, even if it is not true.

Of course, to believe is, by definition, an act of trust. But it is wrong to believe that it is necessarily irrational. The 20th Century philosopher, Francis Schaeffer, illustrated the difference between rational and irrational acts of faith in a short essay

called '*Faith*' Versus *Faith*. Schaeffer lived in the Swiss Alps and he describes a group of people climbing to a rocky ledge just as fog closes in.

As night falls, they know they will not survive until morning if they stay where they are and yet none of them know the way back to safety. If one of them jumps off the ledge, he may land in safety and find his way home but it would be blind leap that worked out well: luck or fate, depending on what you believe in. But what if the group hear a voice calling to them from the fog, one that said he had lived all his life in the area, could tell exactly where they were from the sound of their voices and knew that if they jumped off the ledge they would be safe? To jump, then, would be an act of faith but faith in a person, not faith in impersonal fate; a rational act of faith based on what they have good reason to believe is true. This faith would be an extension of what is rational, not a denial of it.

The issue, therefore, is whether it is rational to believe that Jesus of Nazareth could speak from 'outside the box'. The place to start is by examining the record of all he said and did.



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